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SEEBERG, R. *Der Geburtenrückgang in Deutschland.* (Leipzig: Deichert. 1913. 1.80 m.)

STRACHEY, J. S. *The citizen and the state: industrial and social life and the empire.* Second edition, revised. (London: Macmillan. 1913. 8d.)

WEBER, A. *Die Steuerpläne der Bodenreformer, ein Hemmnis der Wohnungsreform.* (Berlin: Verband zum Schutze des deutschen Grundbesitzes und Realkredits. 1913. Pp. 15. 0.20 m.)

WEGENER, H. *Geschlechtsleben und Gesellschaft. Das sexuelle Problem und der soziale Fortschritt.* (Hagen i.W.: Otto Rippel. 1913. Pp. 209. 1 m.)

——— *Opium question in China. Reports from H. M. Minister at Peking.* 6876. (London: Wyman. 1913. 3d.)

——— *Reports of proceedings at a conference on the best method of training women clerks and secretaries.* (London: King. 1913. 6d.)

——— *Second annual report of the Philadelphia Housing Commission.* (Philadelphia. 1913. Pp. 31.)

In addition to the customary review of the year's accomplishment in the betterment of local housing conditions, Dr. B. J. Newman submits a study of the effect of forced improvements upon rents. "The data cover 1,065 houses where the cost of improvement approximates \$100 per house. Only 76, or 7.1 per cent, had an increased rental following improvements. In some cases the increase was complicated by the addition of other [voluntary] improvements of a more costly nature. In 16 instances the rents had been reduced. The truth is that two factors constantly act upon the increase in rentals. One is the law of supply and demand determining the case of renting a similar property if the rent of the one in which the tenant is living is raised beyond his means; the other is, that there is a maximum rental for every house beyond which the house will not rent, and unless the neighborhood conditions change this maximum is inflexible, irrespective of such improvements as above mentioned being installed." J. F.

——— *Tenements in administrative counties and urban and rural districts.* Census, 1911, England and Wales, Vol. VIII. 6910. (London: Wyman. 1913. 5s. 6d.)

——— *Trades for factory workers. Trades for industrial art workers.* (New York: Alliance Employment Bureau. 25c., 15c.)

## Insurance and Pensions

*Folk-pensioneringen.* By LINDSTEDT and MARCUS. (Stockholm: P. A. Norstedt & Soners Forlag. 1913.)

This treatise on the Swedish old-age and invalidity act, recently approved by the king and to be put into operation January 1, 1914, has especial interest because compiled under the direction

of the chairman of the commission whose four-volume report, the result of five years study of the problem as represented in Sweden and as dealt with in foreign lands, was submitted to the Storthing last November. In 88 pages, Professor Lindstedt summarizes the conclusions of the full report, gives a history of the discussion that led up to the practically unanimous adoption of the law and the modifications in its course through the legislative body, and interprets the several sections of the law. The historical introduction has especial interest for the general reader.

The agitation for some adequate provision for the declining years of laborers whose industry had not enabled them to provide for themselves and who might therefore be forced to come upon the poor rates, began in Sweden as early as 1828, when a proposition that employers be required to make annual contributions to an insurance fund in the interest of their workmen and workwomen was presented to the Storthing. The bill failed, but similar propositions were made in 1840, 1851, 1856, and 1863. In 1884, the first committee on workingmen's insurance was appointed, and in its deliberations and conclusions regarding workmen's compensation for accidents, sickness insurance, and old-age pensions, all subsequent legislation originates. Under the last head, the committee recommended that insurance against old age and invalidity be made obligatory on all classes, the well-to-do being required to pay an annual premium of 13 krone for ten consecutive years, while the premiums of those unable to meet the requirement should be met for a maximum of five years from the communal treasuries. The state was to meet the cost of administration and to pay the pensions of such citizens as had passed the age of contribution. A second committee on social insurance, appointed in 1891, reported in 1893 in favor of the obligatory insurance of wage-earners whose annual revenue was less than 1,800 krone, but their contributions were to be graded according to income, and the pensions as well. Employers and the state were also to contribute to this insurance fund, the former in the ratio of one fifth and the latter two fifths of the total premiums. To this proposal, the employers raised such a storm of opposition that the bill submitted in 1898 abandoned the employers' contribution and substituted a heavier burden upon the national treasury. The bill of 1905 returned to the policy of a universal contribution imposed upon every registered citizen between the ages of eighteen and sixty years, and this is the principle on which the report of the recent commission is based. The law of 1913 renders insurance against old age and

invalidity obligatory on all classes. Men and women alike contribute to the insurance fund a premium of from 3 to 13 krone per year. Pensions are also graded by income, men receiving 30 per cent and women 24 per cent of the amount he or she has actually paid in, as an annual pension, but an additional pension is awarded to all whose incomes from other sources fall below 300 krone.

Professor Linstedt's interpretation of this interesting piece of social legislation will be translated into English, French, and German in due course.

KATHARINE COMAN.

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#### NEW BOOKS

ANDERSON, L. A. *Valuation and readjustment of assessment life companies and fraternal societies.* (Madison, Wis.: University Co-operative Co. 1913. Pp. 91. \$5.)

DEITCH, G. A. *Insurable interest.* (New York: Spectator Co. 1913. Pp. 19. 20c.)

DU PASQUIER, L. G. *Mathematische Theorie der Invaliditätsversicherung.* (Bern: Stämpfli & Co. 1913. Pp. 153. 3.50 m.)

FULLER, H. B. *The law of accident and employers' liability insurance.* (Kansas City, Mo.: Vernon Law Bk. Co. 1913. Pp. xii. 568. \$5.)

GEPHART, W. F. *Insurance and the state.* (New York: Macmillan. 1913. Pp. xiii, 228. \$1.25.)

To be reviewed.

IRANYI, B. *Die deutschen Lebens- und Unfall-Versicherungs-Gesellschaften. Uebersichtliche Darstellung der Geschäftsergebnisse in den Jahren 1908-1912.* 22. Jahrgang. (Vienna: J. Eisenstein & Co. 1913. Pp. 40. 1.25 m.)

KUHN, R. *Das Brandversicherungswesen im Königreich Sachsen. Abhandlungen aus dem volkswirtschaftlichen Seminar der Technischen Hochschule zu Dresden, 5.* (Leipzig: Duncker & Humblot. 1913. Pp. viii, 203. 5 m.)

MINUTILLI, G. *Nozioni di scienza attuariale. Matematica delle assicurazione.* (Milan: Hoepli. 1913. Pp. xiii, 329, 87 tables. 4 l.)

MOLT, W. *Der Kreditversicherungsvertrag, zugleich einen Beitrag zu den allgemeinen Lehren des Versicherungsrechts.* (Stuttgart: Kohlhammer. 1913. Pp. viii, 154. 3.50 m.)

RUBINOW, I. M. *Social insurance.* (New York: Holt. 1913.)

To be reviewed.

————— *First report of the proceedings of the Board of Trade under part II of the national insurance act, 1911, with appendices.* 6965. (London: King. 1913. 9d.)